

AFG Series 2021-1
Collateral Report



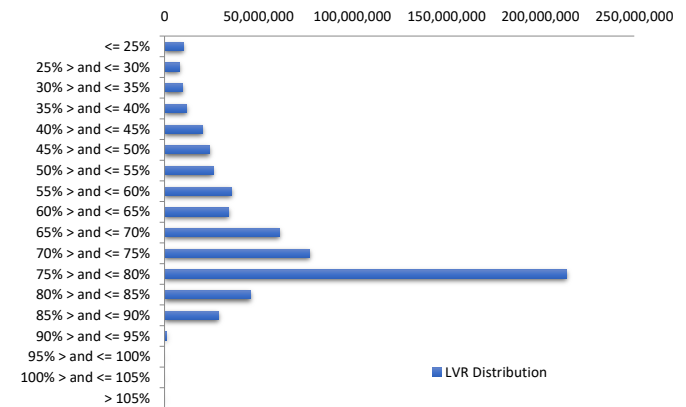
Model Period	6
Collection Period Start	1-Oct-21
Collection Period End	31-Oct-21
No. of Days	31
Interest Period Start	11-Oct-21
Interest Period End	9-Nov-21
No. of Days	30
Determination Date	5-Nov-21
Payment Date	10-Nov-21

Pool Statistics

Closing Balance of Mortgages	606,846,827
No. of Loans (Unconsolidated)	1,802
No. of Loans (Consolidated)	1,470
Average Loan Size (Unconsolidated)	336,763
Average Loan Size (Consolidated)	412,821
Largest Loan Size (Unconsolidated)	2,240,511
Largest Loan Size (Consolidated)	2,240,511
Smallest Loan Size (Unconsolidated)	(77,829)
Smallest Loan Size (Consolidated)	(77,829)
Weighted Average Interest Rate	2.93%
Weighted Average LVR	68.18%
Weighted Average Seasoning	15.77
Weighted Average Remaining Term	337.20

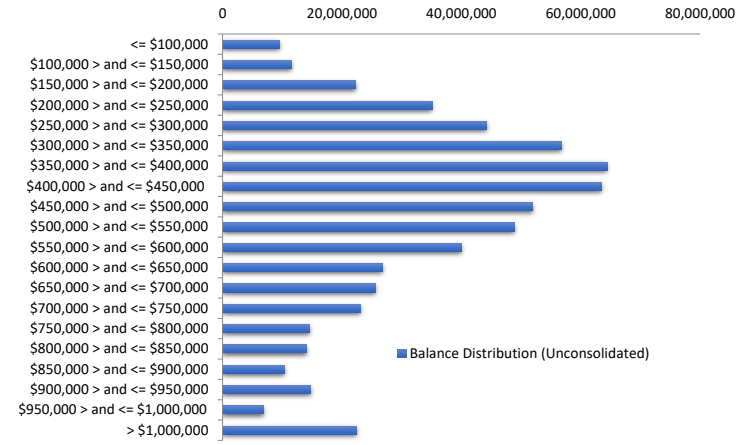
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	9,934,594	1.64%	139	9.46%
25% > and <= 30%	7,715,363	1.27%	27	1.84%
30% > and <= 35%	9,492,956	1.56%	37	2.52%
35% > and <= 40%	11,566,193	1.91%	42	2.86%
40% > and <= 45%	20,348,543	3.35%	58	3.95%
45% > and <= 50%	23,927,617	3.94%	58	3.95%
50% > and <= 55%	25,865,196	4.26%	59	4.01%
55% > and <= 60%	35,873,105	5.91%	75	5.10%
60% > and <= 65%	34,072,835	5.61%	71	4.83%
65% > and <= 70%	61,194,773	10.08%	125	8.50%
70% > and <= 75%	77,183,765	12.72%	175	11.90%
75% > and <= 80%	214,069,038	35.28%	433	29.46%
80% > and <= 85%	45,882,540	7.56%	106	7.21%
85% > and <= 90%	28,838,089	4.75%	63	4.29%
90% > and <= 95%	882,218	0.15%	2	0.14%
95% > and <= 100%	0	0.00%	0	0.00%
100% > and <= 105%	0	0.00%	0	0.00%
> 105%	0	0.00%	0	0.00%
Total	606,846,827	100.00%	1,470	100.00%



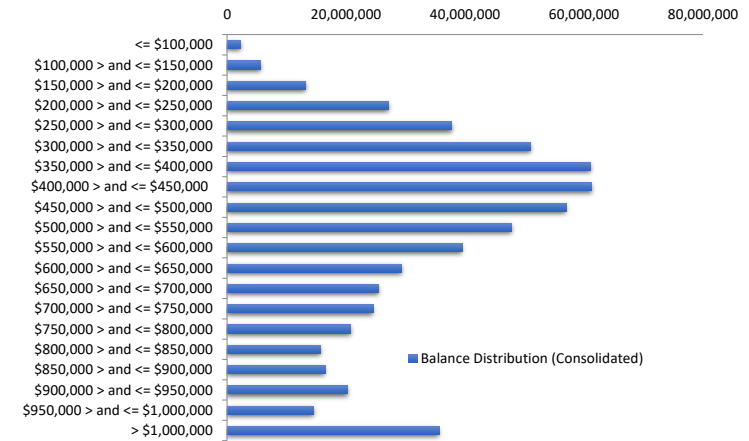
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	9,587,227	1.58%	299	16.59%
\$100,000 > and <= \$150,000	11,618,918	1.91%	93	5.16%
\$150,000 > and <= \$200,000	22,279,084	3.67%	126	6.99%
\$200,000 > and <= \$250,000	35,093,445	5.78%	156	8.66%
\$250,000 > and <= \$300,000	44,199,154	7.28%	160	8.88%
\$300,000 > and <= \$350,000	56,782,947	9.36%	175	9.71%
\$350,000 > and <= \$400,000	64,434,484	10.62%	172	9.54%
\$400,000 > and <= \$450,000	63,456,436	10.46%	149	8.27%
\$450,000 > and <= \$500,000	51,879,318	8.55%	109	6.05%
\$500,000 > and <= \$550,000	48,905,898	8.06%	93	5.16%
\$550,000 > and <= \$600,000	40,053,963	6.60%	70	3.88%
\$600,000 > and <= \$650,000	26,872,622	4.43%	43	2.39%
\$650,000 > and <= \$700,000	25,611,628	4.22%	38	2.11%
\$700,000 > and <= \$750,000	23,161,622	3.82%	32	1.78%
\$750,000 > and <= \$800,000	14,539,330	2.40%	19	1.05%
\$800,000 > and <= \$850,000	14,042,443	2.31%	17	0.94%
\$850,000 > and <= \$900,000	10,357,932	1.71%	12	0.67%
\$900,000 > and <= \$950,000	14,723,169	2.43%	16	0.89%
\$950,000 > and <= \$1,000,000	6,816,528	1.12%	7	0.39%
> \$1,000,000	22,430,678	3.70%	16	0.89%
Total	606,846,827	100.00%	1,802	100.00%



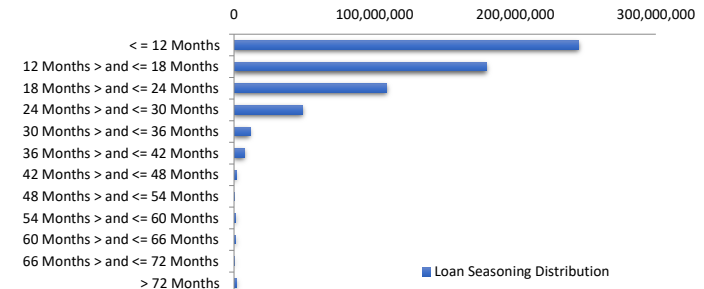
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,316,928	0.38%	101	6.87%
\$100,000 > and <= \$150,000	5,684,293	0.94%	46	3.13%
\$150,000 > and <= \$200,000	13,246,389	2.18%	75	5.10%
\$200,000 > and <= \$250,000	27,120,240	4.47%	120	8.16%
\$250,000 > and <= \$300,000	37,809,616	6.23%	137	9.32%
\$300,000 > and <= \$350,000	51,030,291	8.41%	157	10.68%
\$350,000 > and <= \$400,000	61,143,921	10.08%	163	11.09%
\$400,000 > and <= \$450,000	61,303,176	10.10%	144	9.80%
\$450,000 > and <= \$500,000	57,024,797	9.40%	120	8.16%
\$500,000 > and <= \$550,000	47,781,205	7.87%	91	6.19%
\$550,000 > and <= \$600,000	39,506,844	6.51%	69	4.69%
\$600,000 > and <= \$650,000	29,390,247	4.84%	47	3.20%
\$650,000 > and <= \$700,000	25,510,129	4.20%	38	2.59%
\$700,000 > and <= \$750,000	24,555,952	4.05%	34	2.31%
\$750,000 > and <= \$800,000	20,746,499	3.42%	27	1.84%
\$800,000 > and <= \$850,000	15,695,468	2.59%	19	1.29%
\$850,000 > and <= \$900,000	16,494,143	2.72%	19	1.29%
\$900,000 > and <= \$950,000	20,272,943	3.34%	22	1.50%
\$950,000 > and <= \$1,000,000	14,580,951	2.40%	15	1.02%
> \$1,000,000	35,632,796	5.87%	26	1.77%
Total	606,846,827	100.00%	1,470	100.00%



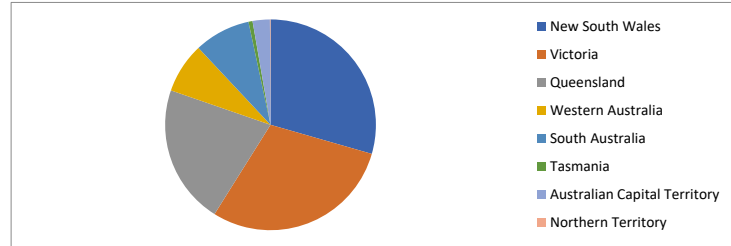
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	245,114,611	40.39%	652	36.18%
12 Months > and <= 18 Months	179,592,932	29.59%	567	31.47%
18 Months > and <= 24 Months	108,749,631	17.92%	319	17.70%
24 Months > and <= 30 Months	48,994,741	8.07%	146	8.10%
30 Months > and <= 36 Months	11,467,946	1.89%	34	1.89%
36 Months > and <= 42 Months	7,276,657	1.20%	22	1.22%
42 Months > and <= 48 Months	1,493,382	0.25%	7	0.39%
48 Months > and <= 54 Months	7,778	0.00%	2	0.11%
54 Months > and <= 60 Months	1,170,045	0.19%	4	0.22%
60 Months > and <= 66 Months	969,786	0.16%	3	0.17%
66 Months > and <= 72 Months	417,114	0.07%	2	0.11%
> 72 Months	1,592,204	0.26%	44	2.44%
Total	606,846,827	100.00%	1,802	100.00%



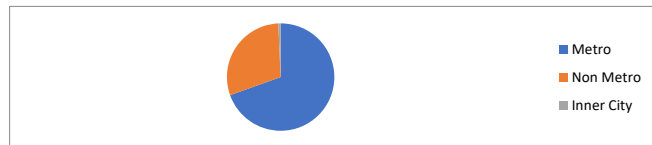
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	178,728,092	29.45%	359	24.42%
Victoria	178,813,761	29.47%	409	27.82%
Queensland	129,722,608	21.38%	345	23.47%
Western Australia	46,843,791	7.72%	144	9.80%
South Australia	52,351,476	8.63%	163	11.09%
Tasmania	3,777,925	0.62%	14	0.95%
Australian Capital Territory	16,055,601	2.65%	33	2.24%
Northern Territory	553,573	0.09%	3	0.20%
No Data	0	0.00%	0	0.00%
Total	606,846,827	100.00%	1,470	100.00%



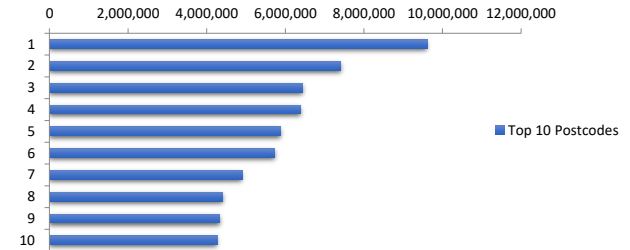
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	421,988,681	69.54%	1,002	68.16%
Non Metro	180,650,711	29.77%	459	31.22%
Inner City	4,207,436	0.69%	9	0.61%
No Data	0	0.00%	0	0.00%
Total	606,846,827	100.00%	1,470	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3029	9,607,451	1.58%	23	1.28%
4556	7,403,685	1.22%	17	0.94%
4209	6,448,108	1.06%	16	0.89%
3977	6,396,417	1.05%	16	0.89%
2259	5,867,025	0.97%	11	0.61%
3030	5,726,873	0.94%	12	0.67%
4551	4,901,466	0.81%	13	0.72%
4211	4,407,283	0.73%	9	0.50%
4213	4,331,763	0.71%	8	0.44%
2557	4,268,138	0.70%	7	0.39%
Total	59,358,210	9.78%	132	7.33%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	606,846,827	100.00%	1,802	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	606,846,827	100.00%	1,802	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	606,846,827	100.00%	1,802	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	606,846,827	100.00%	1,802	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	510,536,223	84.13%	1,519	84.30%
Interest Only	96,310,604	15.87%	282	15.65%
Non-Billing	0	0.00%	1	0.06%
Total	606,846,827	100.00%	1,802	100.00%



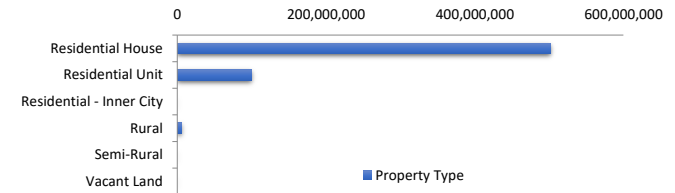
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	1	0.06%
Term Loan	606,846,827	100.00%	1,801	99.94%
Total	606,846,827	100.00%	1,802	100.00%



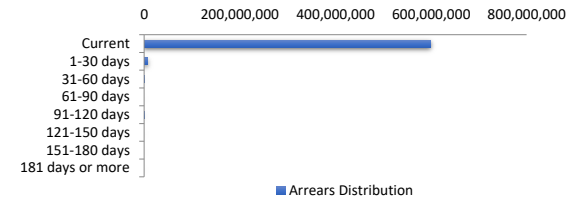
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	502,175,692	82.75%	1,168	79.46%
Residential Unit	99,252,707	16.36%	294	20.00%
Residential - Inner City	0	0.00%	0	0.00%
Rural	5,418,428	0.89%	8	0.54%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	606,846,827	100.00%	1,470	100.00%



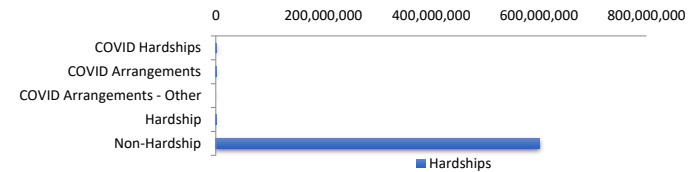
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	598,579,823	98.64%	1,785	99.06%
1-30 days	7,247,308	1.19%	15	0.83%
31-60 days	335,043	0.06%	1	0.06%
61-90 days	0	0.00%	0	0.00%
91-120 days	684,653	0.11%	1	0.06%
121-150 days	0	0.00%	0	0.00%
151-180 days	0	0.00%	0	0.00%
181 days or more	0	0.00%	0	0.00%
Total	606,846,827	100.00%	1,802	100.00%



Hardships

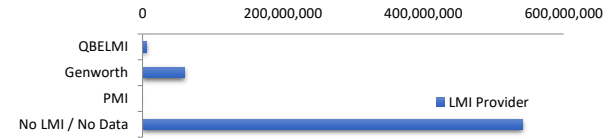
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	2,171,837	0.36%	4	0.27%
COVID Arrangements	1,686,032	0.28%	3	0.20%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	1,019,696	0.17%	2	0.14%
Non-Hardship	601,969,262	99.20%	1,461	99.39%
Total	606,846,827	100.00%	1,470	100.00%



COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19
 COVID Arrangement - A temporary change to the loan repayment type from 'Principal & Interest' to 'Interest Only' as a result of financial stresses due to Covid-19

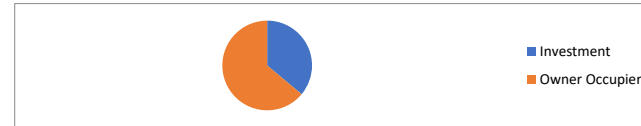
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	5,722,358	0.94%	23	1.56%
Genworth	59,320,963	9.78%	167	11.36%
PMI	0	0.00%	0	0.00%
No LMI / No Data	541,803,506	89.28%	1,280	87.07%
Total	606,846,827	100.00%	1,470	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	218,978,192	36.08%	651	36.13%
Owner Occupier	387,868,635	63.92%	1,151	63.87%
Total	606,846,827	100.00%	1,802	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	684,652.94	1
Loss on Sale	0.00	0
Claims on LMI	0.00	0
Claims paid by LMI	0.00	0
Claims Denied/Reduced	0.00	0
Loss covered by Excess Spread	0.00	N/A